

UNITED STATES BANKRUPTCY COURT

Tammi M. Hellwig
Clerk of Court

DISTRICT OF SOUTH CAROLINA
J. BRATTON DAVIS UNITED STATES BANKRUPTCY COURTHOUSE
1100 LAUREL STREET
COLUMBIA, SOUTH CAROLINA 29201-2423

TELEPHONE (803)765-5436
www.scb.uscourts.gov

DATE: April 27, 2010

TO: Michael Lee Murdock, Jr.
107 Drucker Ridge
Anderson, SC 29625

RE: Michael Lee Murdock, Jr.
Case No: 10-02986-hb

The court has noted that you are representing yourself in the above-captioned bankruptcy case. You are legally entitled to represent yourself; however, please be aware that bankruptcy cases can be quite complex. Unfortunately, the vast majority of cases filed by persons without an attorney are dismissed. Although you are proceeding *pro se* (without an attorney), you must comply with the requirements of the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the Local Bankruptcy Rules of this Court.¹ Many deadlines are inflexible and your case may be dismissed if you fail to comply with any one of the Bankruptcy Code's numerous requirements.

If you have not filed all required documents, you will be receiving a document entitled "Notice of Filings Due." This Notice contains a specific list of documents that need to be filed within the deadlines stated. It is important that you make sure you fill out each form completely and timely file each document **within 14 days of the date you filed your petition unless otherwise stated in the Notice**. You may obtain required documents at an office supply store, upon request to the Clerk's Office accompanied by \$22.00 payable in the form of cash, certified check or U.S. Postal Service money order, or by downloading the forms from the Court's web site at www.scb.uscourts.gov (Forms; Official Bankruptcy forms and Court Forms). Also enclosed is information that may be of interest to you, including information regarding how you may qualify to obtain an attorney to assist you at no charge.

You will also receive various information and notices from the Bankruptcy Court while your case is pending. It is extremely important that you read the information provided and follow any instructions. One of the first notices you will receive is entitled "Notice of Bankruptcy Case, Meeting of Creditors, and Deadlines." This notice contains many important deadlines and informs you of the date and location of your meeting of creditors. Failure to appear at your meeting of creditors or to adhere to other deadlines may result in the dismissal of your case.

You may also receive notice that the trustee or creditors are seeking certain relief during your case that affects you, your property, and your bankruptcy case. Please note that relief may be granted to these parties without a hearing unless you timely respond to whatever motion or notice of motion they may make.

Additional information and forms are available through the Court's web site at www.scb.uscourts.gov, including a video on Bankruptcy Basics and a checklist of documents required to be filed by chapter. If you do

¹You may obtain a copy of the Local Bankruptcy Rules by making a request in person at the clerk's office at the J. Bratton Davis United States Bankruptcy courthouse at 1100 Laurel Street, Columbia, South Carolina, 29201, or by sending a written request to the same address and enclosing an 8 1/2" x 11" self-addressed envelope with postage affixed in the amount of \$3.00. The Court **does not** provide copies of the Bankruptcy Code or Federal Rules of Bankruptcy Procedure.

The Court is available to assist you during this process; however, all employees of the clerk's office are prohibited from giving you legal advice and, therefore, are not permitted to respond to questions you may have that seek legal advice.

Clerk of Court
United States Bankruptcy Court

BY: Novetta Henton
Novetta Henton, Deputy Clerk

LEGAL ASSISTANCE

INFORMATION FOR *PRO SE* DEBTORS

There are no provisions for a lawyer to be appointed to represent a debtor in filing a petition for relief under the Bankruptcy Code (11 U.S.C. Section 101, *et. seq.*).

IF YOU CANNOT AFFORD A LAWYER

If you need free legal assistance to file Chapter 7 or Chapter 13 bankruptcy, you may contact the South Carolina Legal Services at 1-888-346-5592 to apply for legal services. South Carolina Legal Services determines if you are eligible for legal services based upon federally established poverty guidelines. Only eligible applicants are referred for representation by Legal Services or by the South Carolina Bar Pro Bono Program.

IF YOU DO NOT QUALIFY FOR FREE LEGAL ASSISTANCE

If you are not eligible for free legal representation or are searching for an attorney in your area, please call the South Carolina Bar Lawyer Referral Service at 803-799-7100 (in Columbia) or 1-800-868-2284 (outside Columbia). The service can provide the name of a lawyer who handles your type of case. The lawyer may charge a minimal fee (approximately \$50.00) for a one-half hour consultation. A fee agreement for further representation would then be negotiated.